

Certificate Number: 03605-PR-DE-014238982

Bankruptcy Case Number: 06-01879



03605-PR-DE-014238982

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 18, 2011, at 1:58 o'clock PM AST, ROBERTO DIAZ FERNANDEZ completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: March 18, 2011 By: /s/FRANCISCO DE JESUSName: FRANCISCO DE JESUSTitle: COUNSELOR